Certificate Number: 14912-NYS-DE-031148037

Bankruptcy Case Number: 12-23649



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 7, 2018, at 11:45 o'clock AM EDT, Debra Marin completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of New York.

Date: June 7, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor